PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of   :
            :
  GANESAN et al   : Group Art Unit: 3624

Serial No.   09/749,597   : Examiner: S. Snapp

Filed: December 28, 2000   :

For: TECHNIQUE FOR REGISTRATION FOR AND DIRECTION OF ELECTRONIC PAYMENTS IN REAL-TIME

TRANSMITTAL

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450   March 14, 2005

Sir:

Transmitted herewith is an Amendment in the above-identified application.
[X]   No additional fee is required.
[X]   Also attached: Transmittal of Replacement Formal Drawings

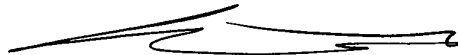The fee (if applicable) has been calculated as shown below:

	NO. OF CLAIMS	HIGHEST PREVIOUSLY PAID FOR	EXTRA CLAIMS	RATE	FEE
Total Claims	22	22	0	x $50 =	$0
Independent Claims	3	3	0	x $200 =	$0
		TOTAL FEE DUE			$0

1

[ ]   A Credit Card Payment form in the amount of $0 is attached

[X]   Commissioner is hereby authorized to charge any additional fees associated with this communication or credit any overpayment, to Deposit Account No. 01-2135, including any filing fees under 37 CFR 1.16 for presentation of extra claims and any patent application processing fees under 37 CFR 1.17.

Respectfully Submitted,

ANTONELLI, TERRY, STOUT & KRAUS, LLP

Alfred A. Stadnicki
Registration No. 30,226

Suite 1800
1300 North Seventeenth Street
Arlington, VA 22209
Telephone: (703) 236-6080
Facsimile: (703) 312-6666

AAS/slk
Enclosures

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<u>AMENDMENT</u>

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Sir:

In response to the Office Action dated December 14, 2004, please amend the above-identified application as listed below and as set forth on the following pages:

Amendments to the Claims

Remarks are included following the amendments

1